

The Cairo Bulletin.

OFFICE, BULLETIN BUILDING, COR. 12TH STREET AND WASHINGTON AVENUE.

JOHN H. OBERLY, PROPRIETOR.

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BULLETIN BUILDING WASHINGTON-AV.

TELEGRAPHIC.

First Edition.

FIRE!

The Greatest Conflagration Ever known in New England.

A Burnt District of Two Hundred Acres.

Loss of Real Estate Alone One Hundred Millions.

Total Loss of Two Hundred and Fifty Millions.

BUILDINGS BLOWN UP TO CHECK THE FIRE.

CITIZENS FLEE TO THE WOODS FOR SAFETY.

GRANITE BLOCKS CRUMBLE TO ASHES.

AMONG THE PROMINENT BUILDINGS BURNED ARE

BOSTON PILOT BUILDING

DANIEL WEBSTER BLOCK

BEEBE BLOCK

THE OLD SOUTH CHURCH

AND ALL THE NEWSPAPER OFFICES.

THE CITIZENS IN COUNCIL.

THE FIREMEN EXHAUSTED.

ETC., ETC., ETC.

[Reported Especially for the Bulletin.]

THE FIRE IN BOSTON.

New York, Nov. 10.—A dispatch from Boston says: The greatest fire ever known in New England is now raging among the large wholesale stores in the very heart of the business part of the city, and it will not cease until it reaches the wharves. There was hardly a breath of wind stirring when an alarm of fire was sounded about 7 o'clock, followed by a second, third and fourth, in rapid succession, but the fire engines were hardly on the ground, when the

FIRE BROKE OUT

From the fourth story of a large four-story granite store on the corner of Summer and Kingston streets, occupied in the first story by Tibbels, Baldwin & Davis, wholesale dry goods dealers. It had caught in the engine room and the flames spread with lightning rapidity up the large elevators, and were first seen climbing under the wood work of the roof. The engine was fairly at work before any other store had caught. The buildings in the vicinity were all of granite four stories high, and each surmounted with a Mansard roof, none of them being over five years old. Detached splinters flew readily as the air was heated by the

FRANKLIN STREET.

And soon the flames began licking the Mansard roof on the opposite side, far above the reach of the streams directed upon it from all quarters. The fire was constantly in the air, and one building after another caught on the roof, and flames slipped lightly along from one window sill to another, so that in less than thirty minutes every street was blanched as it became evident that the whole city in one direction was

AT THE MERCY OF THE FLAMES.

Which were leaping gaily from roof to roof, and from one building to another. The second building to succumb was directly opposite to the one in which the fire first broke out, and was occupied by Main, Miller & Kins, Harding Bros. & Co., Bowen, Morse & Co., George Lide, Carter & Co., Conant Bros., all being wholesale dealers in dry and fancy goods. This was at the corner of Otis place. The heat had now become infernal. The streets ran rivers of water and every moment was heard the sound of granite blocks exploding, and whole frames fell in the streets, making them impassable.

FIREMEN DRIVEN FROM THE FLAMES.

The firemen were driven from one station to another, and many an engine was kept sooty at the work while a hydrant was wet down by a hand hose, and the engine could only hold its place while a stream of water was kept playing upon him. Blocks of granite weighing tons were split as if by powder, and hurled across the wide street, and planks went flying through the air as if they were feathers.

FIREMEN MEET HARRICADES.

The firemen erected barricades and worked behind them, but they were burned as soon as erected. As hour had hardly elapsed before it was evident that Beebe's block, the finest structure in the city, built of granite, five stories in height, with the curved Mansard roof over all, must go. Within thirty minutes the flames were coming out in

VERY BILLOWS

From every window, and up the stairways leading to A. T. Stewart's store, was a perfect column of flames. This building served as fuel for the flames. Pieces of dry goods went whistling across the square, lodging on the window sills of

magnificent stores on Devonshire street. Beebe's block stood a good wall of granite several minutes after the inside fell, but the heat warped it and \$2,000,000 soon lay a heap of stone, brick and mortar.

A HURRICANE NOW RAGES.

And owing to the intense heat and perfect sheet of coals, drove everything before it. Every building was now heated as if in a furnace and might also tinder. Four story granite blocks seemed like shavings, and

DEAFENING EXPLOSIONS

Were constantly heard. A new terror was now added to the babel of confusion. The tenement houses at the upper end of Federal street were fast being licked up by the flames and

WOMEN CRAZED

And fainting were rushing to and fro, carrying children, cradles, clocks and bedding in their hands. One man screaming through high street, with a stove in his hands, while another was lugging a heavy chest, which would have been a freight for a strong man. Now and then a few pieces of goods might be saved by volunteers who ran in and spent five minutes, during which they could work in bringing out, perhaps, a hundred pieces of cloth. One man, Marshall Cotten, got up \$25,000 worth of kid gloves, and had them placed on the sidewalk, in a damaged condition. He offered a hackman \$500 in vain, to take them to a place of safety. In less than an hour he had to flee for his life, and the flames were not again checked of their prey. The fire was now

IN FEDERAL STREET

and wool houses were going like oil factories, and they could never have been attacked at a more dangerous time. They were crammed from cellar to garret, with hundreds of thousands of dollars worth of goods, that were on hand and might have been delivered to customers, had it not been for the horse disease. In one store alone, there were \$100,000 worth of wool stock, which was being delivered to Miner, Beall & Hackett, but their store packed full, having only put in the last of their winter's stock, three hours before the fire enveloped it all. March Bros. & Pierce had just put their winter goods in the cellar, and sent their summer goods up stairs to be made. The paper houses came next, and with the end of Federal street went the majority of the dealers of a large city. It had been hoped that the fire could be stopped short of Franklin street, but stores there were as vulnerable as any of the others. The Freedman's National Bank went at ten o'clock, and the National Bank of North America was in as bad a condition. The only place where limits of the fire was reached is on Summer street, where the fire began. It swept on in a northeasterly direction from there, and I cannot tell where it will stop. Loss of course is beyond computation. There must be insurance heavy enough to carry several insurance companies in this city.

PROMINENT BUILDINGS DESTROYED.

Boston, Nov. 10, 1:45 a.m.—Among prominent buildings already destroyed are the Cathedral block, Daniel Webster block, Boston Pilot building and rear of the Transcript building. Orders have been given to blow up both corners at the junction of Devonshire and Milk streets. The fire is spreading toward South Boston and also progressing toward State street from Franklin street. The insurance occupied by wholesale wool dealers, is now all on fire and attempts are being made to blow up the two corners of Franklin street to prevent the fire from spreading further toward State street. Immense crowds of people fill the streets and every effort is being made by them to save their property which is being transferred to various parts of the city. The utmost good order prevails. It is evident that the business portion of the city is to be laid in ruins.

RAMPING OFF THE STREETS.

After repeated solicitations from a part of business men, owners of real estate and others, Engineer Danrell just before two o'clock gave orders to rope off the streets leading into Milk street, preparatory to blowing up the buildings on south side of that street.

TERRIFIC SCENE.

The scene at the corner of Milk and Devonshire streets, down toward Federal, and up in the direction of Washington street was a terrible one. Nobody could stand within three blocks of the burning buildings, to the fire and the smoke. A crowd of people gathered in front of the burning buildings, and the fire seemed to devour its contents in a single moment. Falling roofs were sinking every moment and carried down with them floors one by one until the walls became isolated and also fell with a crash. Whole blocks of buildings were falling like so much card board. Huge masses of material choked the streets, and taking fire created a solid body of flame.

DESPERATE EFFORT TO CHECK THE FIRE.

5 O'CLOCK A. M.—The report of buildings being blown up indicating that gunpowder was being used, was heard at five minutes past one, and directly to the most welcome sound of the night, for it betokened a fearless radical effort to save Boston from Chicago's fate. The teams were laid in Federal street about two o'clock, and the street was immediately cleared for action. At 3:45 the destruction was going on good earnest, the shocks shaking the city to its foundation. At 4:30 o'clock buildings on Devonshire street were blown to atoms and a determined effort was being made to prevent further progress of the flames northward.

AT 4 O'CLOCK THE FIRE EXTENDED FROM

Washington street on the west to the wharves on the north, from Milk street on the north to the Hartford and Erie railroad bridge on the south.

ENGINEERS USELESS.

Fire engines were utterly useless, for no human being could stand near enough to send streams of water where they were needed. Firemen were utterly exhausted already, and unless help speedily arrives they will be compelled to desert. It is a terrible Sabbath that is dawning on Boston, and we cannot tell when or where the work of destruction will cease. It is safe to say that the fire will not be checked until the day has far advanced, even if then, men and women from every part of the city come to see the fire, but before they reached the vicinity the confusion in the leading streets gave them an impression of terror few will ever forget.

LATER TO-DAY.

Boston, Nov. 10.—At 11:35 a.m., fire still raging with unabated fury.

BURNED DISTRICT 200 ACRES.

The area of the burnt district, is roughly estimated at two hundred acres. The estimate of real estate men is, that the loss on buildings will average twelve dollars per square foot for this area, and therefore we have a grand total loss in buildings, alone, upwards of one hundred millions of dollars. At this hour the progress of the fire southward, has been checked, and also in a great measure towards the southeast. The extreme limit of devastation in that direction, being the Hartford & Erie road depot, extending, however, out on the road and burning the bridge. There it

and the people of Boston find themselves in danger of their lives, the loss of property being sorely thought of. Every street in the neighborhood of the fire is thronged by people all endeavoring to save a few valuables as they flee to the woods. There is no telling where this awful torrent of heat and flames will stop, as the wind has risen to a gale and it seems to have no positive direction or current as the flames increase in intensity.

And power. The very atmosphere adds additional force to the wind which rises as it were, in our midst, and goes rolling over the track of fire, hurrying dense showers of sparks into the air, only to send them over that portion of the city still untouched. The rumbling noise of the torrent of flames is now and then relieved by the debris of masses of gun powder, which had been placed in untouched edifices in the apparent track of the fire, and an awful scene is rendered more fearful and appalling by the appearance of the fragments of these demolished houses as they fly upward into the air. The note of preparation for the worst has been sounded everywhere, consequently the aggregate loss will be greatly lessened by the prompt removal of all portable goods.

NO TRANSPORTATION.

The greatest difficulty, however, is experienced by the merchants in procuring necessary means of transportation, as the horses are nearly all ill with the distemper, and fabulous prices are being paid for such services, and yet the demand is far greater than the supply. It seems that if the fire cannot be conquered now, there is no reason to think it will be until it reaches the water, in which case it will sweep docks, squares, taking in Faneuil hall and Quincy market, continuing towards the shipping at Commercial and Lewis wharves, and so on up the harbor. Nearly two hundred men and boys have been locked up for stealing, also several women. Firemen from Newburyport, Lowell, Woburn, Chelsea, Cambridge, Charleston, New Bedford, and other places promptly responded to the call for aid, and dispatches are constantly coming in announcing their departure by special trains.

MARINES TENDER THEIR SERVICES.

A body of U. S. marines from the navy yard made up Washington street about three o'clock, and tendered their services on police duty which was accepted.

CITIZENS MEETING.

Shortly after two o'clock a meeting of citizens was held in the mayor's parlor in the city hall, the mayor being present and Chief Engineer Danrell presiding. A detail of citizens was authorized to take charge of all streets leading directly to the fire, and have exclusive control of them with the assistance of the police, with authority to take any action they might see fit in an emergency.

BANKS DESTROYED.

The banks destroyed are National Bank of North America and National Bank of North America. At this hour a heavy rain in neighborhood of southern boundary of fire revealed the fact that the flames had not extended far up Kingston, Columbia and Lincoln streets in a southerly direction, but had burned along the ends of those streets, making progress over Broad street. Water front, all through South Cove district, where wooden buildings are numerous.

There were in action numerous steamers to prevent the spread of the fire sideways, and kept it out of a thickly populated district. A visit to Summer street, showed the fire to have advanced as far west as the corner of Devonshire street, the upper portion of which building was directly to the west of the burning buildings, and the wind had then moderated some, but the fire seemed to be fast eating its way towards Washington street.

THE EXCITEMENT IN ST. LOUIS.

St. Louis, Nov. 11.—The Boston fire created great excitement here yesterday, the newspaper and telegraph offices being crowded nearly all day with merchants, insurance and business men generally, all anxious to obtain further particulars of the fearful calamity. Extras containing an account of the disaster were eagerly sought for, and the deepest sympathy for the afflicted city and individual sufferers was universally expressed. Mayor Brown called a meeting of the citizens for to-day to take appropriate action under the circumstances and tender relief. This applies to many a city in the West, and in fact throughout the country.

DISPATCHES WERE SENT MAYOR GASTON

of Boston from Chicago, Cincinnati and various other cities offering sympathy and tendering aid, and scores of meetings have been held to-day to determine means of relief.

THE EXCITEMENT IN NEW YORK—PANIC IN STOCKS EXPECTED.

New York, Nov. 11.—The excitement in New York was very great, and a panic in stocks is expected to-day. It is apprehended that general business will be seriously affected.

LATER CONCERNING THE FIRE.

Boston, Nov. 11.—The new fire was gotten fully under control about 4 o'clock this morning. Jordan & Marshall's store was saved, though at one time declared a hopeless case. A battalion of soldiers, under the command of General Ward, were sent to the military guard of the burnt district, which numbers fifteen hundred men. Attempts at robbery and incendiarism will be summarily dealt with. The streets are almost impassable from the crowds in the vicinity of the fire.

THANKS.

Only three of the seven banks burned failed to settle at the clearing house to-day. The Shawmut Firemen's and North America were unable to get at their vaults.

THE NEWSPAPERS.

The morning papers are almost exclusively filled with the details of the great conflagration. The Advertiser estimates the total loss at \$80,000,000. The Post, on the authority of leading insurance officers, estimates it at \$100,000,000. The Journal gives a full list of individual losses and estimates the total at considerably over \$100,000,000.

THE AID TRAIN

From New York, due here at 4 o'clock this morning, arrived at seven, with several car loads of roughs and thieves, who cleaned out all the refreshment saloons en route, and committed other outrages.

THE MILITARY

Force in Boston will be increased if necessary. Boston insurance companies will be able to pay, on an average, about fifty per cent. of the loss. Capitalists are coming forward liberally with offers of funds, so that there is some prospect of their going on without suspending. Their average losses are in the neighborhood of \$500,000, two or three reaching \$800,000. The savings banks are all secure.

AT TENDERED.

St. Louis, Nov. 11.—Large meeting of citizens on Change this noon unan-

runs along Broad street to India street, taking all the intermediate wharves and destroying vessels.

Boston, Nov. 10, 12:15 p.m.—Reports are contradictory, but it is said the fire is now under control. The post-office is in danger, the building adjoining being on fire. Telegraph office is now in the Providence depot.

FIRE BELIEVED TO BE UNDER CONTROL.

Boston, Nov. 10, 1:30 p.m.—It is now confidently believed that the fire is under control. The loss, if no more buildings are burned, will not fall short of \$200,000,000, and will perhaps exceed that figure by \$50,000,000. The present bounds of the fire are Central, Broad and Bedford, both sides of Milk, Devonshire, Water, Congress, Lindell and Kilby St., and it is believed it will not extend beyond these limits.

ITS BOUNDARIES.

The following are the general boundaries of the conflagration: The whole length of both sides of Summer street, across Federal street and nearly down to Drak's wharf; thence a nearly direct line to Fort Hill along Hamilton street and Battery street to Kilby street as far as Lindell and Central streets; from Milk to Summer on Washington street.

SEVENTY ACRES.

Within these boundaries, of an area of nearly seventy acres, every building is consumed. The loss is now estimated at between eighty and ninety millions. The insurance at ten or twelve millions. A good many persons were injured and several killed.

THE FIRE BREAKS OUT AGAIN.

Boston, Nov. 10, 4:30 a.m.—The fire broke out with renewed vigor about midnight in almost the same spot where it first originated. It was caused by explosion of gas in the buildings occupied by William E. Storn and Co. On the corner of the front walls were blown into the street and set fire to stores. The flames rapidly communicated to an extensive building on the corner of Summer and Washington streets, occupied by Shrover, Crump and Low, jewellers. Efforts to stay the progress of the flames were unavailing and in less than half an hour the magnificent block was doomed. One explosion followed another in rapid succession.

KILLED AND WOUNDED.

Several soldiers and firemen were prostrated and several severely injured. A woman named Martha E. Hutchinson jumped from the second story window to the pavement, and was seriously injured.

IT STILL GOES ON.

The range of three-story brick buildings lately occupied by Jordan & Marshall were very soon in flames. Down Summer street the flames crept along steadily, and at 2 o'clock only one building remained. All property along Washington street, which has now been destroyed, or is in imminent danger would have been saved, had not explosion given the flames fresh encouragement.

THE FLAMES SUBSIDED.

Boston, Nov. 11, 5 a.m.—The fire is now believed to be under good control, and unless a very strong wind should spring up, no more fresh fires are apprehended.

Boston, Nov. 11, 6 a.m.—The fire is now under control, being kept in a block between Summer and Owen streets. A fireman has just fallen off the top of a building on Summer street. People begin to be relieved from the terrible excitement caused by the uncertainty regarding the spreading of the fire.

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most adopted resolutions sympathizing with the people of Boston in their great calamity, and pledging substantial aid to alleviate the suffering, should assistance be needed. Similar resolutions were passed by Cincinnati chamber of commerce, and also requesting city council to adopt measures of relief should it be needed.

INSURANCE LOSSES.

New York, Nov. 11.—Knots of people assembled on the streets to-day conversing upon the disaster to Boston and general expressions of sympathy heard everywhere. All insurance companies have bulletin statements of their losses of which the annexed is a copy. The Atlas of Hartford, loss less than \$1,000,000; assets, \$2,500,000; Relief of New York, capital unimpaired. Williamsburg City, loss \$200,000; assets \$500,000; assets \$100,000; Commercial, loss \$104,000, assets \$340,000; Columbia, loss \$75,000, assets \$440,000; Star, loss \$150,000, assets \$400,000; Mechanics, loss \$5,000; Firemen's, loss \$5,000; Lafayette, loss \$5,000; Phoenix, loss \$150,000, assets \$2,032,191; Adriatic, loss \$7,500, assets \$90,000; Niagara loss \$300,000, assets \$1,000,000; Liverpool London and Globe loss \$200,000. This company received a dispatch from London to the effect that the fire was on the Liverpool office. Queen's of Liverpool and London, loss about \$300,000; Hope, loss about \$50,000; American Central of St. Louis, loss \$15,000; Farmers' Mutual of York, Pa., loss \$5,000; Pennsylvania Underwriters, loss \$15,000; American, loss \$300,000; assets \$1,250,000; London Assurance, loss \$100,000; Pennsylvanian, loss \$300,000, assets \$1,250,000; Globe, loss \$15,000; Orient, loss \$150,000; National, loss \$150,000; Exchange, loss \$15,000; Ethna of New York, loss \$300,000; Trademans, loss \$240,000, assets \$455,000; St. Nicholas, loss \$350,000; National, loss \$120,000, assets \$75,000; Royal Liverpool and London, \$1,250,000.

WALL STREET, NEW YORK.

New York, Nov. 11.—Wall street is quieter and the panic feeling dying out. There has been but little business transacted to-day in the wool, hardware, leather, and dry goods business. Assistant Secretary Richardson of the treasury department is in consultation with leading bankers and merchants regarding the situation. Secretary Boutwell has stopped the withdrawal from banks of greenbacks deposited sometime ago to relieve the market. Gold more quiet at 134. NO REASON FOR A PANIC.

WASHINGTON, Nov. 11.—The secretary of the treasury this morning received a dispatch from the president of the Merchants' bank of Boston, saying there is no reason for a panic, if banks stand firm. The loss is large but it falls on persons generally able to stand it. Another telegram to the secretary dated New York this morning, says the disposition to create a panic is abated and the writer gratuitously suggests that the treasury secretary to do anything financially. Information is received that the treasury has sustained no losses by the fire, funds and books being uninjured.

SUSPENDED.

New York, Nov. 11.—It is stated the only insurance companies here that have suspended are the Hartford, Phoenix, and Corn Exchange, and Humboldt. The following additional companies announced losses: Alps \$34,000; Home of Ohio \$35,000; German American \$152,000; Gebhard \$22,500; National of Hartford \$475,000; Standard \$300,000; United States \$55,000; Mutual \$60,000; Mechanics and Traders \$25,000; Pacific \$15,000; Peoples \$5,000; Relief \$50,000.

CHICAGO HEADLINE.

Chicago, Nov. 11.—At a meeting of the citizens' board of trade this noon, presided over by Mayor Medill, short speeches of sympathy and \$100,000 were donated for the relief of Boston sufferers. Rev. Robert Laird Collier, N. K. Fairbank and Dr. V. Johnson, appointed a committee to convey the amount to the city, and will start with funds to-night.

STREET GOSSIP.

New York, Nov. 11.—The great calamity at Boston was the topic of discussion to-day throughout financial and trade circles. Many conservative underwriters place the loss at \$75,000,000 and insurance at \$50,000,000, of which fifteen or twenty millions are borne by fire insurance companies, since the Chicago fire, many American companies have insured. The knowledge of the fact that the government has already thrown all its power against the panic caused by this enormous loss has less effect than many anticipated. Values of merchandise have been advanced seven to twenty per cent. Boston men are already here making selections and accommodations for tents to be put up on Boston commons for the sale of goods. The condition of Boston insurance companies is involved in much doubt, though those familiar with their conservative policy believe that all such to the destruction of 11,000,000 pounds wool, a stock of five million suits clothing, and almost an entire supply of woollens and clothing for eastern Canada and the northwest, caused an advance here of seven cents per pound in wool, while heavy domestic woollens have advanced to thirty cents per yard. Blankets, flannels and shawls show an advance of ten per cent. The condition of Wall street turns upon the action of the treasury department, whose programme is not yet decided upon. It is stated to-day, however, that greenbacks deposited with banks by the treasury early in October will be allowed to remain for the present.

SUMMER OF NOOKS LOST.

Boston, Nov. 11.—The number of firms and business houses burned out is 930, number dwelling and lodging houses sixty. A general visit to Boston insurance offices this morning, reveals the fact that they have been hardly able to do anything to-day towards estimating and determining future steps. The fire is now confined to ruins, and no fears felt of new outbreak. A large number of steamers continue to work, reliefs of firemen taking turn.

New York, Nov. 11.—The board of aldermen at a meeting to-day forbade the erection of Mansard roofs, unless of fire proof material.

SUB-TREASURY FUNDS.

Boston, Nov. 11.—The funds of the sub-treasury were removed from Exchange to-day to the custom house. Gilmore has placed his collection at the disposal of parties wanting a place to store goods. The inner safe of Freeman's bank, over which there was considerable anxiety felt, has been opened and the contents found unharmed. The outer safe fell from the second story and broke a hole inside and deposited its trunk with the valuables all destroyed. The vaults of other banks with their contents are safe. It is impossible to give anything like an accurate or approximate report of insurance as firms had no time to look over their policies. At an informal meeting of leading

insurance officers to-day the statement was made that the losses would be nearly paid in full.

TELEGRAMS OF SYMPATHY.

At a meeting of the citizens' relief committee to-day, Mayor Gaston read dispatches from Gov. Geary, the mayors of Cincinnati, Chicago, St. Louis, Milwaukee, Des Moines, Indianapolis, and other cities, tendering their sympathy and aid. A committee of ladies has been formed especially, to look after thousands of sewing girls thrown out of employment. Propositions are being urged for the making of new street lines in the burnt district, and also for the building of merchants exchange building. A committee has been appointed to ask the general government to purchase the burned over lot adjoining the new post-office for enlarging that building, and also to request Massachusetts senators and representatives in congress to secure the passage of an act of congress allowing same drawback on building material as was allowed to Portland and Chicago. The committee of twenty citizens has voted to request Gov. Washburn to call a special session off the legislature to authorize the city of Boston to issue a sufficient amount of 7 per cent. bonds to aid the sufferers in rebuilding the burnt district.

NO GAS.

The city is in darkness to-night, owing to the disconnecting of main gas pipe from the burnt district. An efficient military and police guard is on duty.

All fears of the rekindling of the flames are at an end.

SOLVENT COMPANIES.

The following insurance companies who do business in Boston are perfectly solvent and able to meet all liabilities in full: Ethna, Hope, and Market of New York, Triumph of Cincinnati, and St. Paul of St. Paul, Minnesota. The publishing and printing of newspapers and all other necessary work is being done to-night by lamp and candle light.

THE INSURANCE COMPANIES INVOLVED.

New York, Nov. 11.—The N. Y. Times this a.m. publishes a list of insurance companies having risks in Boston. The aggregate of New York companies is \$58,000,000, and those of other states \$85,000,000 and foreign companies 26,000. What amount of loss will fall on these companies is of course, not yet known, but the Spectator, an insurance newspaper of New York, says the disaster to insurance companies does not warrant great apprehensions. The majority of risks are believed to be in local companies and the aggregate is distributed among a very large number of offices. The majority of N. Y